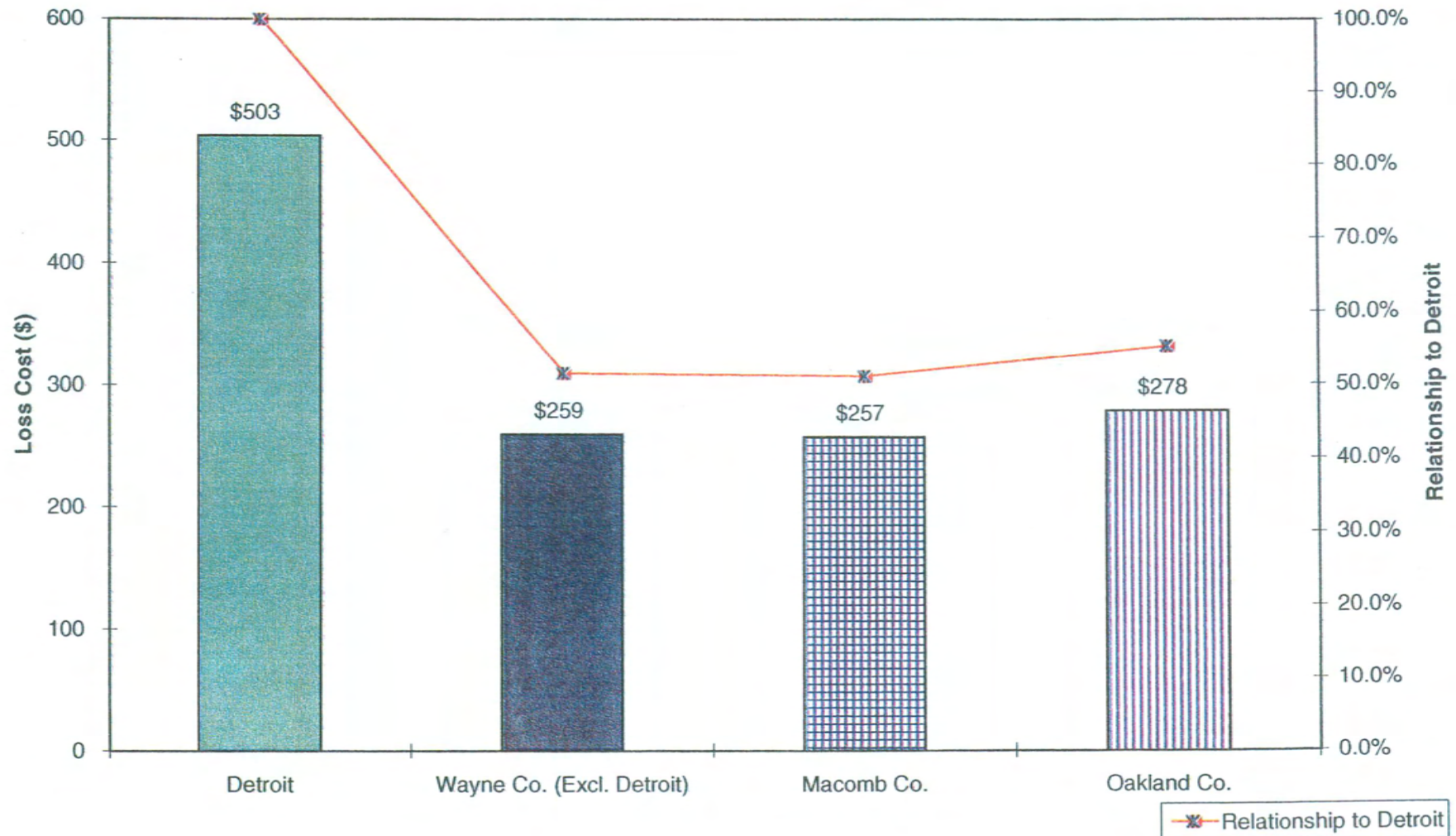
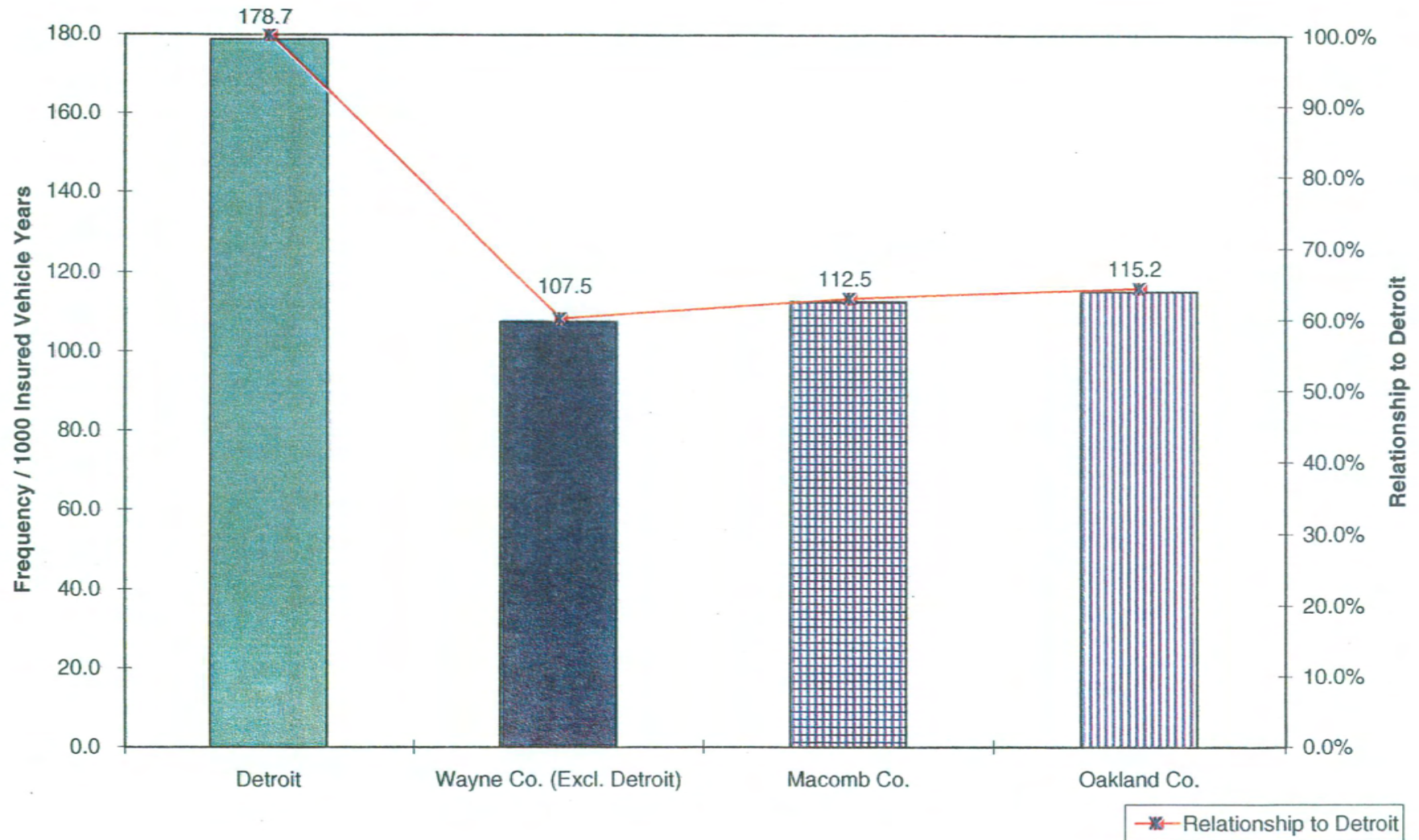


AUTOMOTIVE LOSS DATA
Collision Loss Cost (1996-1998)

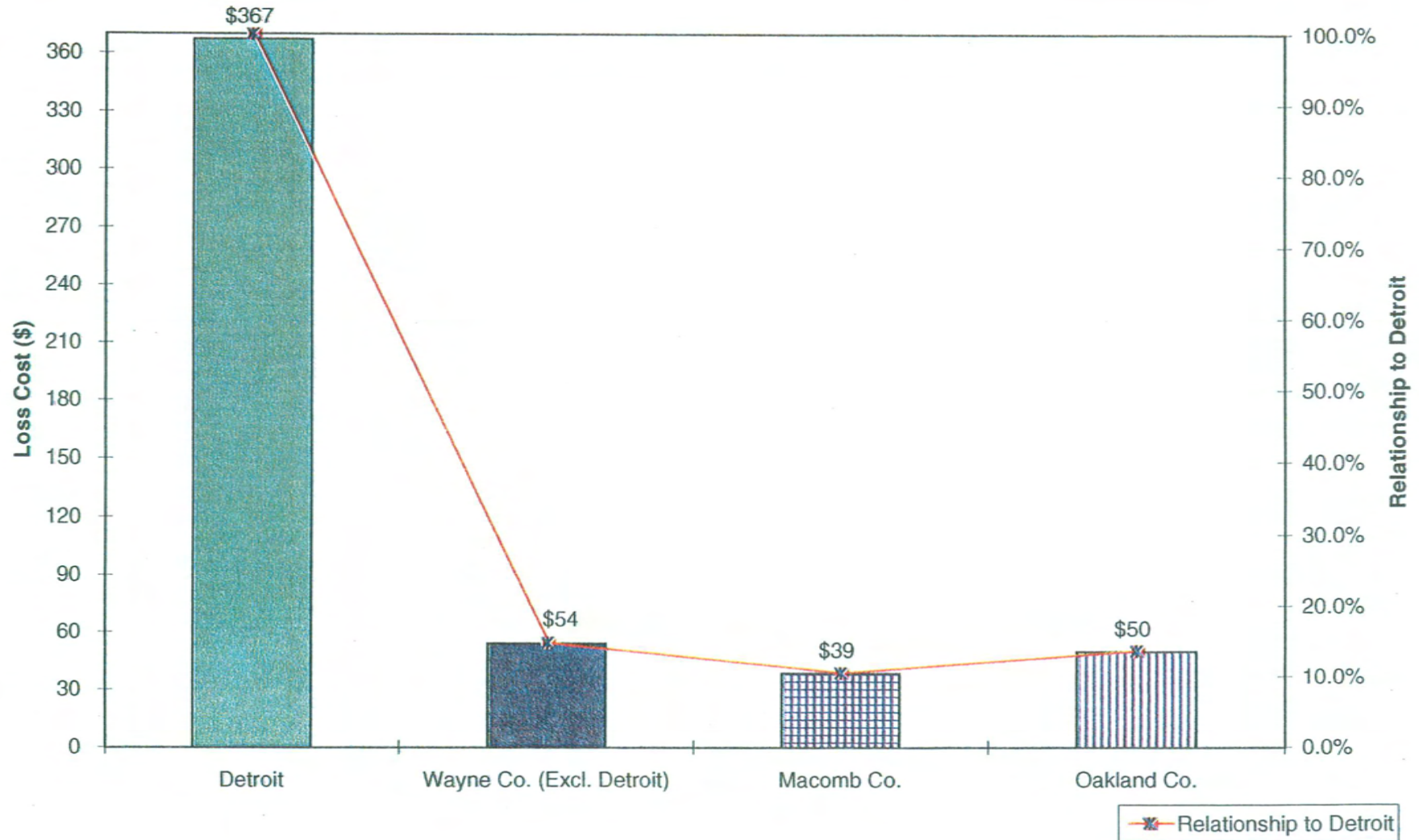


AUTOMOTIVE LOSS DATA
Collision Frequency per 1000 (1996-1998)

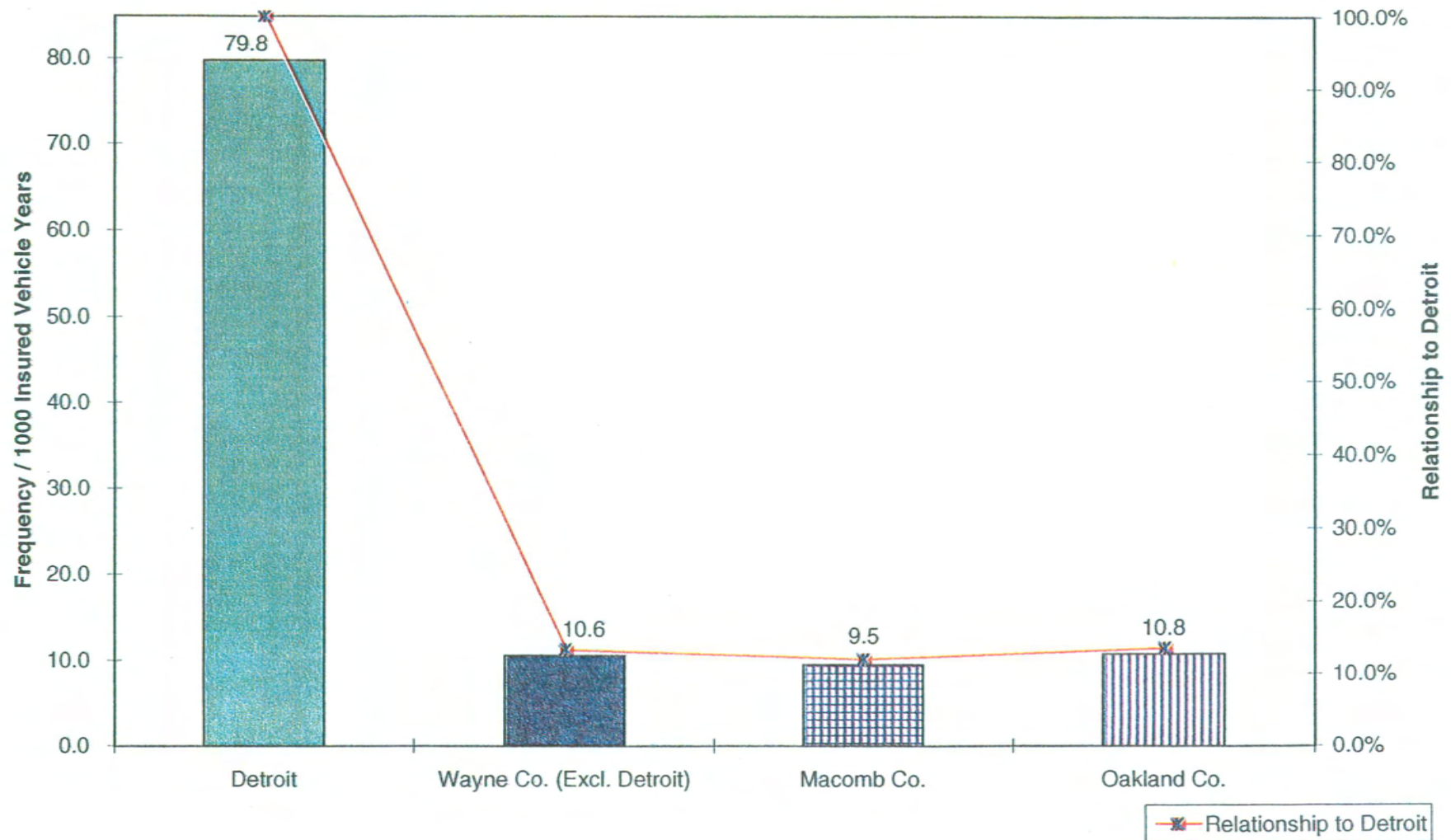


AUTOMOTIVE LOSS DATA

Theft Loss Cost (1996-1998)



AUTOMOTIVE LOSS DATA
Theft Frequency per 1000 (1996-1998)



Homeowners Loss Costs by Cause of Loss 1993-1997

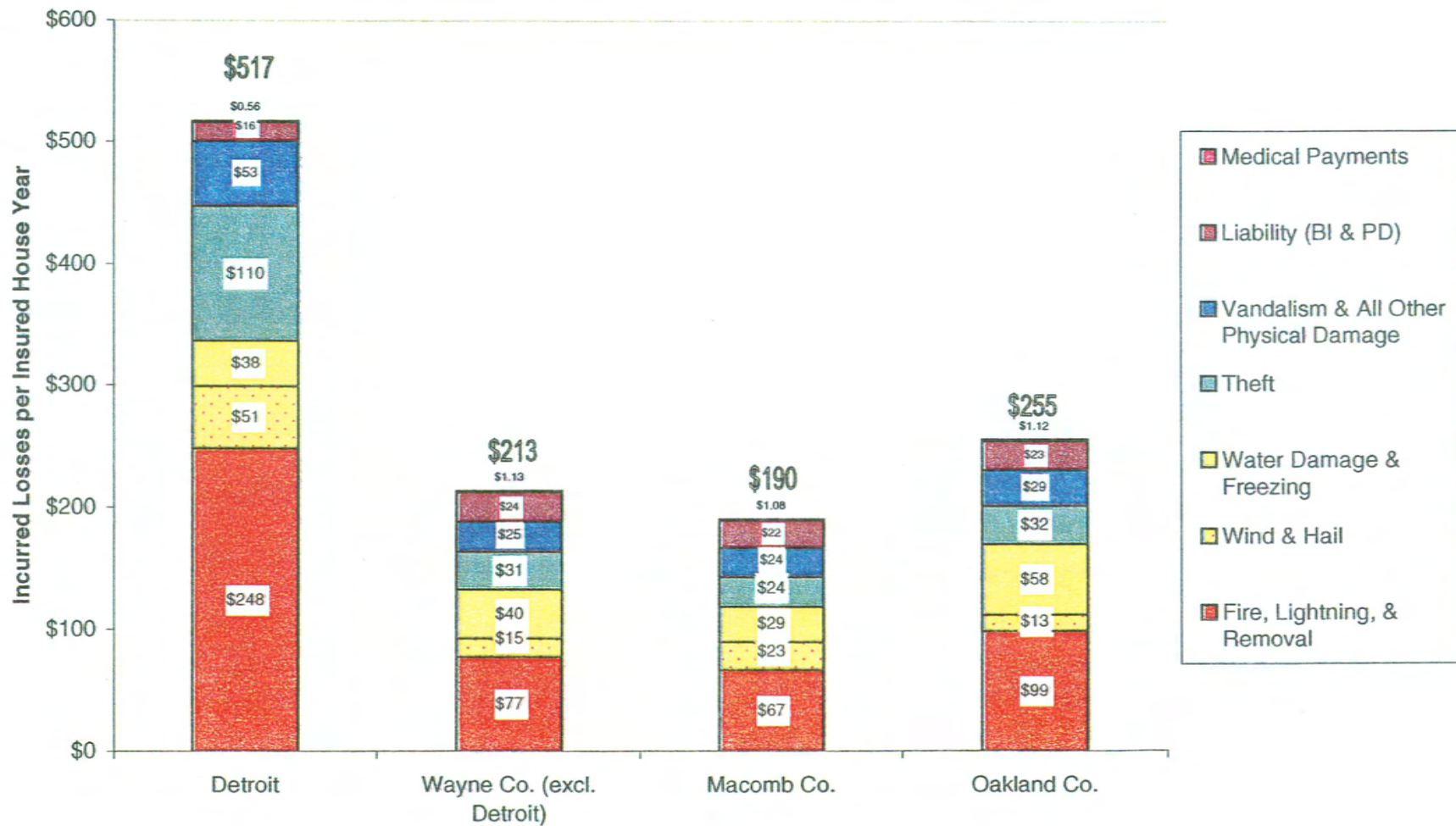


Exhibit XI

Homeowners Loss Ratios Total 1993-1997

